



Order Filed on August 15, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-21126-MBK

Chapter: 13

Hearing Date:
August 4, 2020

Hon. Judge:
Michael B. Kaplan

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as servicer for U.S. Bank Trust National Association,
as Trustee of the Cabana Series III Trust

In Re:

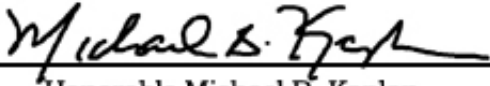
Paul J. Whitenight and Lynn M. Whitenight,

Debtor(s).

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 15, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: BSI Financial Services as servicer for U.S. Bank Trust National Association, as Trustee of the Cabana Series III Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Peter Broege
Property (Collateral): 116 South 21st Street, Manville, NJ 08835

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 5 months, from March 1, 2020 to July 1, 2020.
- The Debtor is overdue for 5 payments at \$2,631.94 per month.

Total Arrearages Due: \$13,159.70

2. Cure for Post-Petition Arrearages:

- Immediate payment shall be made in the amount of \$5,263.88. Payment shall be made no later than August 1, 2020.
- Beginning on September 1, 2020, additional monthly cure payments shall be made in the amount of \$986.97 for 2 months.
- Beginning on November 1, 2020, additional monthly cure payments shall be made in the amount of \$986.98 for 6 months.
- Beginning on September 1, 2020, regular monthly payments shall resume in the amount of \$2,631.94, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of default:

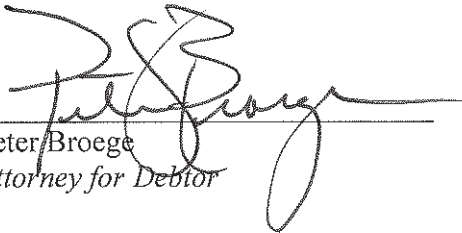
If the Debtor(s) fails to make the immediate payment specified above, or fails to make the

regular monthly payments, or fails to make the additional monthly cure payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of \$350.00 and Attorney's Costs in the amount of \$181.00. The fees and costs are payable through the Chapter 13 Plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Peter Broege
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor